



Attorney's Docket No.: 12023-003001
3624
41

IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Applicant : Karun Philip and Harpal Maini Art Unit : 3624
Serial No. : 09/693,568 Examiner : Narayanswamy Subramanian
Filed : October 20, 2000
Title : SEGREGATION AND MANAGEMENT OF FINANCIAL ASSETS BY RULES

Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

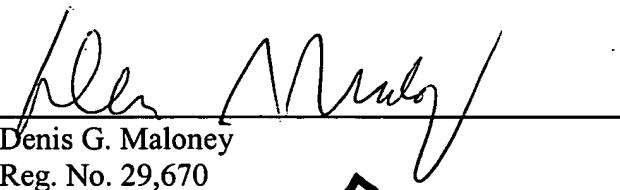
INFORMATION DISCLOSURE STATEMENT

Applicants submit the references listed on the attached form PTO-1449.

This statement is being filed after a first Office action on the merits, but before receipt of a final Office action or a Notice of Allowance. A check for \$180 in payment of the late submission fee of §1.17(p) is enclosed. Please apply any other charges or credits to Deposit Account No. 06-1050.

Respectfully submitted,

Date: 9/20/04


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Substitute Form PTO-1449 (Modified)	U.S. Department of Commerce Patent and Trademark Office	Attorney's Docket No. 12023-003001	Application No. 09/693,568
Information Disclosure Statement by Applicant <small>(Use several sheets if necessary)</small> <small>SEP 22 2004</small> <small>(37 CFR §1.95(b))</small>		Applicant Karun Philip and Harpal Maini	
		Filing Date October 20, 2000	Group Art Unit 3624

U.S. Patent Documents							
Examiner Initial	Desig. ID	Document Number	Publication Date	Patentee	Class	Subclass	Filing Date If Appropriate
	AA	5,630,127	05/13/97	Moore et al.			
	AB	6,070,151	05/30/00	Frankel			
	AC	6,233,566	05/15/01	Levine et al.			
	AD	6,363,393	03/26/02	Ribitzky			
	AE	6,513,020	01/28/03	Weiss et al.			
	AF						
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	AI						
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Foreign Patent Documents or Published Foreign Patent Applications							
Examiner Initial	Desig. ID	Document Number	Publication Date	Country or Patent Office	Class	Subclass	Translation
							Yes No
	AL						
	AM						
	AN						
	AO						
	AP						

Other Documents (include Author, Title, Date, and Place of Publication)		
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	AQ	
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EXAMINER: Initials citation considered. Draw line through citation if not in conformance and not considered. Include copy of this form with next communication to applicant.	